

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ZURICH AMERICAN INSURANCE COMPANY

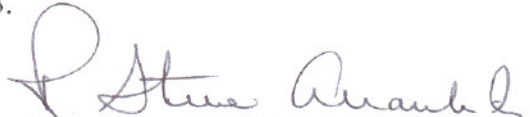
CONSENT DECREE

NOW COME the parties and agree as follows:

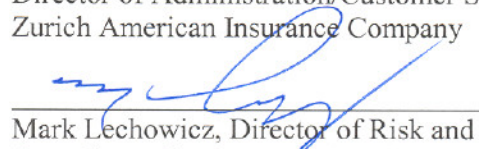
1. That Arlene Martin alleged a September 16, 2003 work-related injury while employed at Interim Health Care.
2. That Arlene Martin gave notice of incapacity from work for her alleged injury on September 20, 2003.
3. That Arlene Martin was compensated for her alleged period of incapacity on December 18, 2003.
4. That the initial payment to Arlene Martin was made seventy-five (75) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Arlene Martin's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Zurich American Insurance Company shall be assessed a penalty of \$1,500.00 payable to Arlene Martin. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

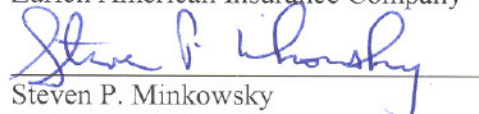
Dated: 7/15/05


R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

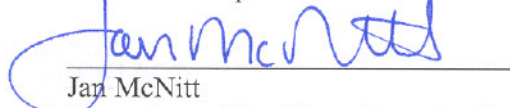
Dated: 7/15/05


Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: August 17, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: August 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ZURICH AMERICAN INSURANCE COMPANY

CONSENT DECREE

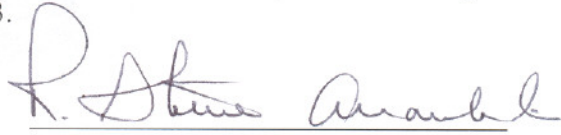
NOW COME the parties and agree as follows:

1. That Kenneth Welsch alleged an October 20, 2003 work-related injury while employed at LaPlant Electric.
2. That Kenneth Welsch gave notice of incapacity from work for his alleged injury on October 21, 2003.
3. That Kenneth Welsch was compensated for his alleged period of incapacity on December 10, 2003.
4. That the initial payment to Kenneth Welsch was made thirty-six (36) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$300.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Kenneth Welsch's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Zurich American Insurance Company shall be assessed a penalty of \$300.00 payable to Kenneth Welsch. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: _____

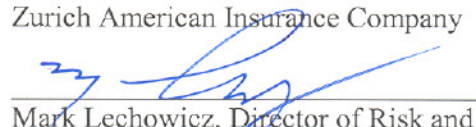
7/15/05



R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

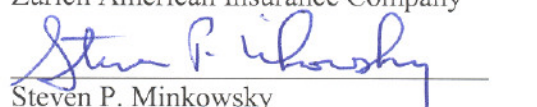
Dated: _____

7/15/05


Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

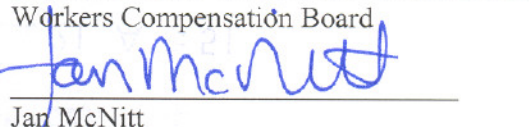
Dated: _____

August 17, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: _____

August 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ZURICH AMERICAN INSURANCE COMPANY

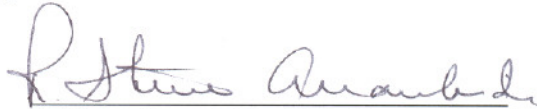
CONSENT DECREE

NOW COME the parties and agree as follows:

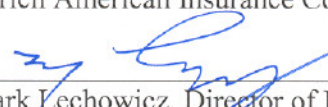
1. That Matthew Bailey alleged a May 23, 2004 work-related injury while employed at Broadline Division.
2. That Matthew Bailey gave notice of incapacity from work for his alleged injury on May 23, 2004.
3. That Matthew Bailey was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the initial payment to Matthew Bailey, dated September 3, 2004, was made forty-two (42) days after the previous indemnity payment, dated July 23, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$250.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Matthew Bailey's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Zurich American Insurance Company shall be assessed a penalty of \$250.00 payable to Matthew Bailey. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

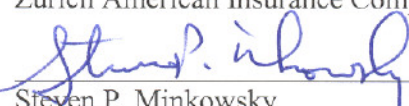
Dated: 7/15/05


R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

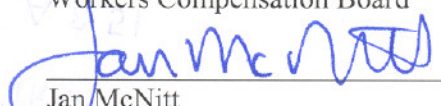
Dated: 7/15/05


Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: August 17, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: August 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

AMERICAN ZURICH INSURANCE COMPANY

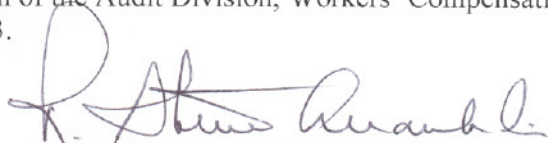
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Norman Cash alleged an October 28, 2003 work-related injury while employed at Safelite Glass Corp..
2. That Norman Cash gave notice of incapacity from work for his alleged injury on October 29, 2003.
3. That Norman Cash was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Norman Cash that began to accrue on April 13, 2004 was not made after the previous indemnity payment, dated April 6, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Norman Cash's right to seek any weekly compensation benefits that he is or may be entitled to.

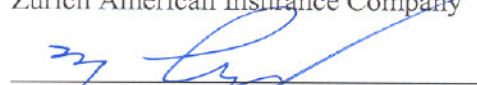
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), American Zurich Insurance Company shall be assessed a penalty of \$1,500.00 payable to Norman Cash. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 7/15/05



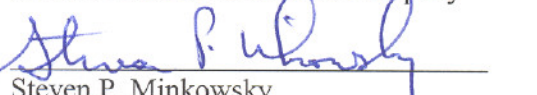
R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

Dated: 7/15/05



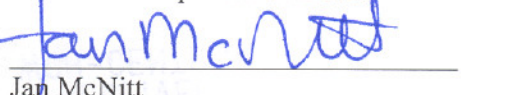
Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: August 17, 2005



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: August 29, 2005



Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ZURICH AMERICAN INSURANCE COMPANY

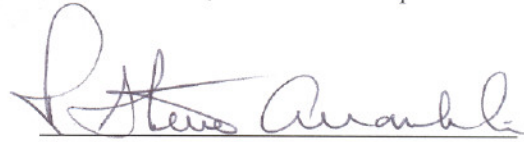
CONSENT DECREE

NOW COME the parties and agree as follows:

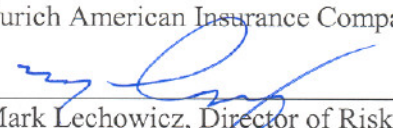
1. That Arlene Martin alleged a February 14, 2004 work-related injury while employed at Interim Health Care.
2. That Arlene Martin gave notice of incapacity from work for her alleged injury on March 18, 2004.
3. That Arlene Martin was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the subsequent payment to Arlene Martin, dated June 22, 2004 was made thirty nine (39) days after the pervious indemnity payment, dated May 14, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$100.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Arlene Martin's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Zurich American Insurance Company shall be assessed a penalty of \$100.00 payable to Arlene Martin. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

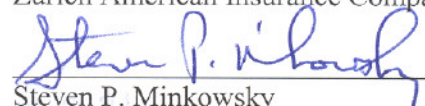
Dated: 7/15/05


R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

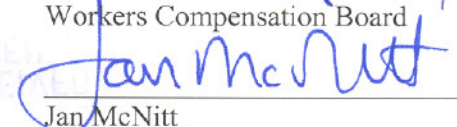
Dated: 7/15/05


Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: August 17, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: August 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
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**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ZURICH AMERICAN INSURANCE COMPANY


CONSENT DECREE

NOW COME the parties and agree as follows:

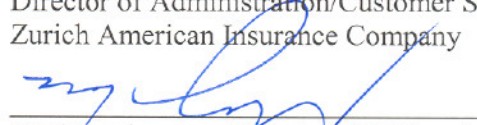
1. That Arlene Martin alleged a February 14, 2004 work-related injury while employed at Interim Health Care.
2. That Arlene Martin gave notice of incapacity from work for her alleged injury on March 18, 2004.
3. That Arlene Martin was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the subsequent payment to Arlene Martin, dated August 3, 2004 was made forty one (41) days after the pervious indemnity payment, dated June 23, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$200.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Arlene Martin's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Zurich American Insurance Company shall be assessed a penalty of \$200.00 payable to Arlene Martin. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

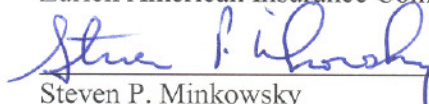
Dated: 7/15/05


R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

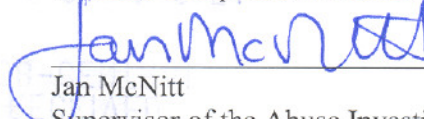
Dated: 7/15/05


Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: August 17, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: August 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

MARYLAND CASUALTY COMPANY

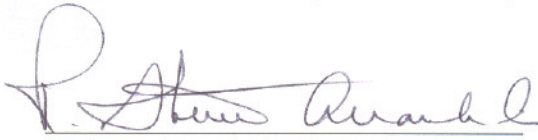
CONSENT DECREE

NOW COME the parties and agree as follows:


1. That Justin Sellers alleged a December 22, 2003 work-related injury while employed at CTME, LLC.
2. That Justin Sellers gave notice of incapacity from work for his alleged injury on December 23, 2003.
3. That Justin Sellers was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Justin Sellers, dated February 26, 2004 was made fifty one (51) days after the pervious indemnity payment, dated January 6, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$700.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Justin Sellers' right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Maryland Casualty Company shall be assessed a penalty of \$700.00 payable to Justin Sellers. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

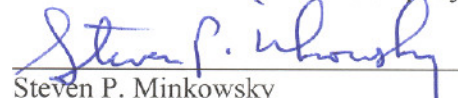
Dated: 7/15/05


R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

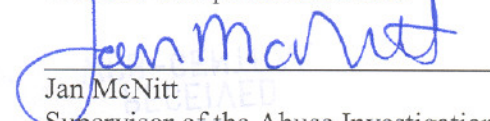
Dated: 7/15/05


Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: August 17, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: August 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ZURICH AMERICAN INSURANCE COMPANY


CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Brian McGowen alleged a January 7, 2004 work-related injury while employed at Applebees International.
2. That Brian McGowen gave notice of incapacity from work for his alleged injury on January 7, 2004.
3. That Brian McGowen was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Brian McGowen, dated February 2, 2005, was made three hundred thirty-seven (337) days after the previous indemnity payment, dated March 2, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Brian McGowen's right to seek any weekly compensation benefits that he is or may be entitled to.


WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Zurich American Insurance Company shall be assessed a penalty of \$1,500.00 payable to Brian McGowen. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 7/15/05




R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

Dated: 7/15/05



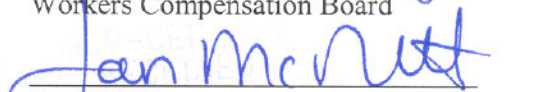
Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: August 17, 2005



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: August 29, 2005



Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ZURICH AMERICAN INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Zurich American Insurance Company has engaged in a pattern of questionable claims-handling techniques in violation of Section 359(2) for the following reasons (including, but not limited to):
 - Failure to pay claims timely
 - Failure to pay benefits due
 - Failure to calculate benefits accurately
 - Failure to file or timely file required forms with the Maine Workers' Compensation Board
2. That no formal hearing is required because of this Consent Decree.

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), a civil forfeiture of \$10,000.00 shall be payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: _____

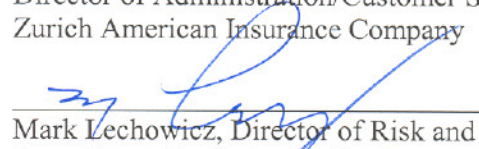
7/15/05



R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

Dated: _____

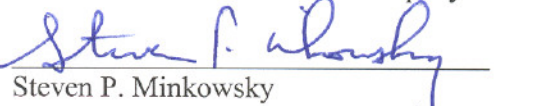
7/15/05



Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: _____

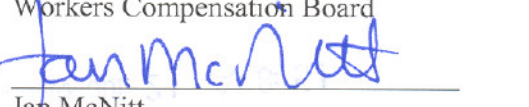
August 17, 2005



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: _____

August 29, 2005



Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

AMERICAN ZURICH INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were requested from Zurich American Insurance Company for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

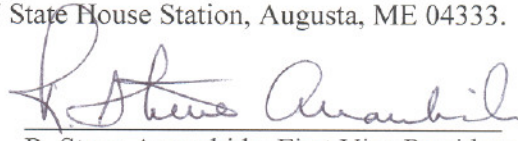
Employee	Date of Injury	Forms Not Filed
Kathleen Fournier	October 28, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement

2. That the forms listed above were not filed.
3. That the failure to file the foregoing forms represents two (2) separate violations of 39-A M.R.S.A. §360(1)(A).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2), or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing two (2) violations for a total penalty of \$200.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers Compensation Board, 27 State House Station, Augusta ME 04333-0027. Outstanding forms shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, ME 04333.

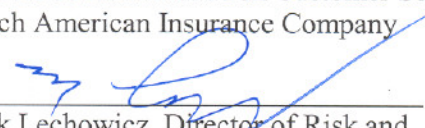
Dated: _____

7/15/05


R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

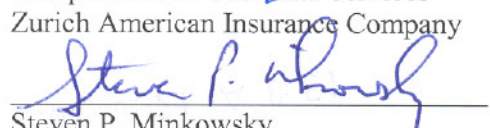
Dated: _____

7/15/05


Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

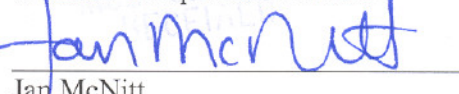
Dated: _____

August 17, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: _____

August 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ZURICH AMERICAN INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the Audit Division identified the following forms as being filed late by Zurich American Insurance Company for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

Employee	Date of Injury	Forms Filed Late
Matthew Bailey	May 23, 2004	WCB-3, Memorandum of Payment WCB-11 Statement of Compensation Paid
Drew Bridger	September 25, 2003	WCB-11, Statement of Compensation Paid
Dennis Brown	October 10, 2003	WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Robert Cameron	July 1, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease
Norman Cash	October 28, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-8 (21-Day) Certificate of Discontinuance Or Reduction of Compensation WCB-11, Statement of Compensation Paid
Bonnie Crockett	February 24, 2003	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Dawn Dean	September 28, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Allyson Flagg	May 7, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Joanna Grant	January 6, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease

John Hall	February 26, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease
Joseph King	February 13, 2004	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Lori Leach	October 2, 2003	WCB-3, Memorandum of Payment
Tim Lacombe	February 12 2003	WCB-1, Employer's First Report of Occupational Injury or Disease
Steven Levasseur	January 27, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Arlene Martin	September 16, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Brian McGowen	January 7, 2004	WCB-3, Memorandum of Payment
Anita Morrison	December 1, 2003	WCB-2, Wage Statement
Cala Paskalina	March 27, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Frank Ramich, Jr.	May 24, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Steven Renaud	April 28, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
David Robinson	April 30, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment

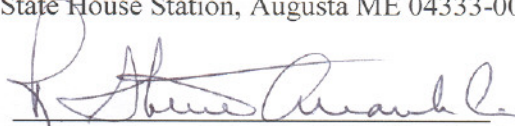
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Ryan Roger	February 4, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Justin Sellers	December 22, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Steven Sherman	June 18, 2004	WCB-11, Statement of Compensation Paid
Dorothy Stoddard	January 3, 2003	WCB-11, Statement of Compensation Paid
Joanne Varney	February 4, 2003	WCB-2, Wage Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Amy Williams	February 1, 2003	WCB-2, Wage Statement WCB-11, Statement of Compensation Paid
Kenneth Welsch	April 1, 2003	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Kenneth Welsch	October 20, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-4, Discontinuation or Modification of Compensation WCB-11, Statement of Compensation Paid
Kenneth Welsch	March 11, 2004	WCB-3, Memorandum of Payment
Paul Williams	February 8, 2003	WCB-11, Statement of Compensation Paid
George Wilson	May 12, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Ryan Wood	May 23, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy

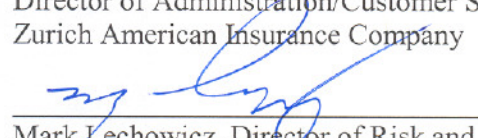
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms represents eighty-one (81) separate violation of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to a 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing eighty-one (81) violations for a total penalty of \$8,100.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

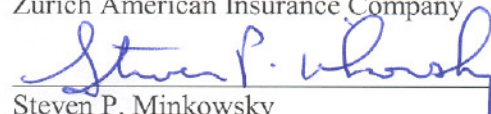
Dated: 7/15/05


R. Steve Arrambide, First Vice President
Director of Administration/Customer Service
Zurich American Insurance Company

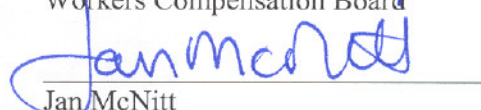
Dated: 7/15/05


Mark Lechowicz, Director of Risk and
Compliance for Customer Services
Zurich American Insurance Company

Dated: August 17, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers Compensation Board

Dated: August 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

2005-08-29

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